

Information to identify the case:

Debtor 1 **Sarah J DeVaul** Social Security number or ITIN **xxx-xx-3502**
 First Name Middle Name Last Name EIN -- -
 Debtor 2 Social Security number or ITIN -- -
 (Spouse, if filing) First Name Middle Name Last Name EIN -- -
 United States Bankruptcy Court **District of Utah** Date case filed for chapter 7: **7/18/22**
 Case number: **22-22715 KRA**

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>) or by calling the Voice Case Information System (VCIS) at 1-866-222-8029.

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sarah J DeVaul	
2. All other names used in the last 8 years	fka Sarah J DeVaul-Trujillo	
3. Address	1496 North 2325 West Layton, UT 84041	
4. Debtor's attorney Name and address	Theodore Floyd Stokes Stokes Law PLLC 2072 North Main Suite 102 North Logan, UT 84341	Contact phone 435-213-4771 Email: ted@stokeslawpllc.com
5. Bankruptcy trustee Name and address	David L. Miller tr P.O. Box 9 Farmington, UT 84025-0009	Contact phone (801) 447-8777 Email: davidlmillerpc@msn.com

Debtor **Sarah J DeVaul**

Case number **22-22715**

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court District of Utah 350 South Main #301 Salt Lake City, UT 84101 Clerk of Court: David A. Sime	Hours open: 8:00 AM to 4:30 PM, Monday – Friday Contact phone: (801) 524-6687 Website: www.utb.uscourts.gov
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	Meeting to be held on: August 31, 2022 at 09:30 AM Location: Dial: (888) 921-8924 Ten Min Before Mtg, Participant Code: 7630463, By Teleconference (See Attached Notice for Instructions)
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 10/31/22 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

IMPORTANT
READ THIS WELL BEFORE YOUR MEETING OF CREDITORS

In an effort to contain the spread of Covid-19, until further notice, all Chapter 7, 11 and 12 meetings of creditors will be conducted by telephone. Debtors, attorneys, creditors, and others CANNOT APPEAR IN PERSON.

To participate in the meeting of creditors scheduled in this case, 10 minutes before the scheduled time, call the toll-free number listed in the 341 notice and use the participant code. Do not call any earlier than 10 minutes before your scheduled meeting of creditors.

- o You must use a touch-tone phone.
 - o Dial the call-in number and then enter the participant passcode, which consists of 7 numbers and is followed by a # sign.
 - o Use a landline phone and not a cell phone, if possible.
 - o Do not use the speaker phone function.
 - o Make the call from a quiet area where there is as little background noise as possible.
 - o Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors will likely be in session when you call in. You will still be able to hear the trustee even when your phone is muted.)
 - o Unmute your phone when the trustee calls your case so that the trustee can hear you.
 - o Wait until the trustee calls your case before speaking because more than one case will be waiting on the conference line at any given time.
 - o When speaking, identify yourself.
 - o Do not put the phone on hold at any time after the call is connected.
 - o If more than one person is attending the meeting of creditors from the same location, each person should use separate touch-tone phones, if possible.
 - o Once your meeting of creditors is finished, hang up.
 - o If you become disconnected before your meeting of creditors is finished, call back.
 - o If you are calling in from another country, please see the additional information available at:
<https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>
- Debtors must provide valid government identification (such as a valid Utah Driver's License) and proof of their social security number (such as an original social security card) to their attorney prior to the meeting of creditors and show their identification to their attorney via a video communication system (such as Skype or Facetime, etc.) during the meeting of creditors.
 - During the meeting of creditors, Debtors' attorneys will: (i) confirm on the record that they have reviewed the debtor's identification (stating what form of identification was reviewed) and whether the name on the identification matches the name on the petition and whether the picture and identifying information on the identification matches the debtor; and (ii) confirm on the record that they have reviewed proof of the debtor's social security number, what form of proof of social security number was reviewed, and whether the social security number on it matches what was reported to the court in the debtor's bankruptcy case.
 - Debtors who cannot communicate with their attorney via a video communication system and debtors who filed without an attorney must copy, scan, or take a picture of their identification and proof of social security number and mail/email/send the copies or images to their trustee no later than two days prior to the meeting of creditors. Copies of identification and social security cards that are sent through the mail must be mailed early enough that the trustee receives it at least two days before the meeting.
 - Debtors should have their bankruptcy documents available during the meeting of creditors in the event there are questions about the information in the documents.
 - The meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

In re:
Sarah J DeVaul
Debtor

Case No. 22-22715-KRA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Aug 03, 2022

User: admin
Form ID: 309A

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Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2022:

Recip ID	Recipient Name and Address
db	+ Sarah J DeVaul, 1496 North 2325 West, Layton, UT 84041-7760
12061022	Davis Hospital & Medical Center, PO Box 1280, Oaks, PA 19456-1280
12061025	++ I C SYSTEM INC, LEGAL DEPARTMENT, PO BOX 64444, SAINT PAUL MN 55164-0444 address filed with court:, IC System, PO BOX 64378, Saint Paul, MN 55164
12061028	+ Life Spring Pain, 275 West 200 North, Suite 7, Kaysville, UT 84037-1873
12061029	+ Maggie Leigh, c/o Steven H. Lybbert, Attorney At Law, 7069 S Highland Dr, Salt Lake City, UT 84121-3724
12061031	+ Medallus Medical, c/o GTRC Services Inc., 170 W Election Rd. Suite #150, Draper, UT 84020-6425
12061035	+ NORTHSTAR JUDGMENT RECOVERY, c/o James H Deans, 440 S 700 E Ste 101, Salt Lake City, UT 84102-2800
12061033	+ Nadine West, 512 West MLK, Suite 350, Austin, TX 78701-1231
12061034	+ Northstar Judgment Reciovery, LLC, c/o Daniel Wilkinson, 52 E Main Street, Suite 2, American Fork, UT 84003-2362
12061036	+ Northstar Judgment Recovery, LLC, 125 East Main Street, Suite 414, American Fork, UT 84003-2407
12061039	St. Mark's Hospital, PO Box 290429, Nashville, TN 37229-0429
12061041	St. Mark's Hospital, c/o EM Phys Integrated Care, PO Box 96408, Oklahoma City, OK 73143-6408
12061043	St. Marks Hospital / Medcredit, PO Box 505600, Saint Louis, MO 63150-5600
12061045	St. Marks Hospital, PO Box 290429, Nashville, TN 37229-0429
12061044	+ St. Marks Hospital, PO Box 99400, Louisville, KY 40269-0400
12061046	Stitch Fix, 1 Montgomery St Ste 1100, San Francisco, CA 94104-4583
12061047	+ Tanner Clinic, 2121 North 1700 West, Layton, UT 84041-1185
12061048	Tanner Clinic, PO Box 337, Layton, UT 84041-0337
12061049	+ Tanner Clinic, 3443 W 5600 S, Roy, UT 84067-9103
12061055	+ UNIVERSITY OF UTAH UNIVERSITY, 127 S. 500 E., SUITE 420, Salt Lake City, UT 84102-1979
12061052	University of Utah Health Care, PO Box 413053, Salt Lake City, UT 84141-3053
12061056	+ Utah Attorney General's Office, 160 E 300 S 5th Fl, P.O. Box 140853, Salt Lake City, UT 84114-0853

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: ted@stokeslawpllc.com	Aug 03 2022 23:47:00	Theodore Floyd Stokes, Stokes Law PLLC, 2072 North Main Suite 102, North Logan, UT 84341
tr	EDI: FDLMILLER.COM	Aug 04 2022 03:33:00	David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
12061014	+ Email/Text: banko@bonncoll.com	Aug 03 2022 23:48:00	Bonneville Billing & Collections, c/o Jensen & Sullivan, LLC, PO Box 150612, Ogden, UT 84415-0612
12061016	+ EDI: CCS.COM	Aug 04 2022 03:33:00	CREDIT COLLECTION SERVICE, PO BOX 607, Norwood, MA 02062-0607
12061015	+ Email/Text: Bankruptcies@cullimore.net	Aug 03 2022 23:48:00	Copperwood Apartments, c/o Kirk A Cullimore, 12339 S 800 E Ste 100, Draper, UT 84020-8373
12061024	+ Email/Text: bankruptcy@expressrecovery.com	Aug 03 2022 23:48:00	EXPRESS RECOVERY INC, PO BOX 26415, Salt Lake City, UT 84126-0415
12061025	EDI: LCIISYSTEM	Aug 04 2022 03:33:00	IC System, PO BOX 64378, Saint Paul, MN 55164

District/off: 1088-2

User: admin

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12061027	EDI: IRS.COM	Aug 04 2022 03:33:00	Internal Revenue Service, ACS Support, PO Box 24017, Fresno, CA 93779-4017
12061026	+ Email/Text: intermountainhealthcare.bankruptcy@r1rcm.com	Aug 03 2022 23:47:00	Intermountain Healthcare, Attn. Bankruptcy, PO Box 27808, Salt Lake City, UT 84127-0808
12061030	+ Email/PDF: GAVN@MEADERECOVERYSERVICES.COM	Aug 03 2022 23:56:44	MEADE RECOVERY SERVICES, 843 S 100 W SUITE 302, Logan, UT 84321-5913
12061032	Email/Text: wendy@mountainlandcollections.com	Aug 03 2022 23:48:00	MOUNTAIN LAND COLLECTION, PO BOX 1280, American Fork, UT 84003-6280
12061018	Email/Text: smgutahbankruptcycourt@steward.org	Aug 03 2022 23:47:00	Davis Hospital, PO Box 277273, Atlanta, GA 30384-7273
12061021	Email/Text: smgutahbankruptcycourt@steward.org	Aug 03 2022 23:47:00	Davis Hospital & Medical Center, PO Box 27012, Salt Lake City, UT 84127
12061023	Email/Text: smgutahbankruptcycourt@steward.org	Aug 03 2022 23:47:00	DAVIS HOSPITAL MEDICAL CENTER, 1600 W Antelope Dr, Layton, UT 84041
12061017	Email/Text: smgutahbankruptcycourt@steward.org	Aug 03 2022 23:47:00	Davis Hospital, PO Box 26894, Salt Lake City, UT 84126-0894
12061038	Email/Text: banko@preferredcredit.com	Aug 03 2022 23:47:00	PREFERRED CREDIT, PO BOX 1679, Saint Cloud, MN 56302-1679
12061042	Email/PDF: HCABKNotifications@resurgent.com	Aug 03 2022 23:56:31	St. Mark's Hospital, PO Box 740757, Cincinnati, OH 45274-0757
12061040	+ Email/PDF: HCABKNotifications@resurgent.com	Aug 03 2022 23:56:19	St. Mark's Hospital, 1200 East 3900 South, Salt Lake City, UT 84124-1390
12061050	+ Email/Text: collections@healthcare.utah.edu	Aug 03 2022 23:48:00	University of Utah Health, PO Box 413064, Salt Lake City, UT 84141-0001
12061051	+ Email/Text: collections@healthcare.utah.edu	Aug 03 2022 23:48:00	University of Utah Health, c/o Attorney General, 127 South 500 East, Suite 560, Salt Lake City, UT 84102-2016
12061053	+ Email/Text: collections@healthcare.utah.edu	Aug 03 2022 23:48:00	University of Utah Healthcare, PO Box 30465, Salt Lake City, UT 84130-0465
12061054	+ Email/Text: collections@healthcare.utah.edu	Aug 03 2022 23:48:00	University of Utah Healthcare, 127 South 500 East, Suite 100, Salt Lake City, UT 84102-1975
12061057	+ EDI: UTAHTAXCOMM.COM	Aug 04 2022 03:33:00	Utah State Tax Commission, 210 N 1950 W, Salt Lake City, UT 84134-9000

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
12061037	*+	Northstar Judgment Recovery, LLC, 125 East Main Street, Suite 414, American Fork, UT 84003-2407
12061020	*P++	PEGGY NELSON, ATTN STEWARD HEALTHCARE, 406 W SOUTH JORDAN PARKWAY, SUITE 300, SOUTH JORDAN UT 84095-3956, address filed with court:, Davis Hospital, PO Box 277273, Atlanta, GA 30384
12061019	*P++	PEGGY NELSON, ATTN STEWARD HEALTHCARE, 406 W SOUTH JORDAN PARKWAY, SUITE 300, SOUTH JORDAN UT 84095-3956, address filed with court:, Davis Hospital, PO Box 277273, Atlanta, GA 30384

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 1088-2

User: admin

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Date Rcvd: Aug 03, 2022

Form ID: 309A

Total Noticed: 44

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2022 at the address(es) listed below:

Name	Email Address
David L. Miller tr	davidlmillerpc@msn.com ut09@ecfcbis.com;dlm@trustesolutions.net
Theodore Floyd Stokes	on behalf of Debtor Sarah J DeVaul ted@stokeslawpllc.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3